

Moreover, in each embodiment, when the electronic information registration means acquires the corresponding registration certificate by registering electronic value information obtained from the electronic wallet means to the electronic safe means and the registration certificate is registered normally to the electronic wallet means, the electronic information registration means deletes the electronic value information from the electronic wallet means. Moreover, when the electronic information recovery means acquires the corresponding electronic value information from the electronic safe means by presenting the registration certificate obtained from the electronic wallet means and successfully recovers the electronic value information on the electronic wallet means, the electronic information recovery means deletes the registration certificate from the electronic wallet means and also deletes the electronic value information from the electronic safe means.

In addition, in each embodiment, highly efficient backup process can be executed by triggering the start of backup process as the reference timing, when the portable terminal is placed on the charger, the portable terminal is not used for the specified period, the battery capacity of portable terminal drops exceeding the predetermined level, or in every predetermined time, for example, 23 o'clock in the midnight wherein the portable terminal is not used, or when the memory capacity of the IC card drops exceeding the predetermined value, or the recovery of the electronic value information after the available period, for example, the electronic value information

after one week in future is required.

Moreover, the more effective backup recovery can be realized by triggering the start of recovery from backup process with reference to the timing when the signal receiving condition of the portable terminal is improved, the battery capacity of the portable terminal is recovered exceeding the predetermined level, or in every predetermined time, for example, six o'clock in the morning where the portable terminal can be used, or when the memory capacity of the IC card is recovered exceeding the predetermined value, or the available time limit of the electronic value information, for example, when the electronic value information which is available from the tomorrow is recovered today.

In addition, the read operation with a computer becomes possible by realizing the control program of the electronic wallet means, electronic safe means, electronic information registration means, electronic information recovery means or the like with the software and recording this software to a storage medium such as a magnetic disc, magneto-optical disc, ROM, DVRAM or the like.